



## WEATHER FORECAST

THE REST OF THE WEEK: Mostly cloudy to sunny with scattered showers and drizzle. High in the lowlands, 30-32°C; in the mountains, 20-25°C. (Based on a 7-day forecast from the Philippine Atmospheric, Geophysical and Astronomical Services Administration.)

## Second FRONT PAGE

Newsroom: 636-3400; fax: 636-3401; e-mail: news@inquirer.com.ph; 1207 (Globe) or 343 (Sun)

Manila	28-32°C	Subic Bay	28-32°C	Palawan	28-32°C
Cebu	28-32°C	Iloilo	28-32°C	Visayas	28-32°C
Davao	28-32°C	Baguio	20-25°C	Marikina	28-32°C
Quezon	28-32°C	San Juan	28-32°C	San Jose	28-32°C
Surigao	28-32°C	Butuan	28-32°C	General Santos	28-32°C

# 'Military headed to crisis with controversial appts'

## Analyst says GMA shattered AFP morale

By Ti Burgeon, Liza A. del Puerto and Christine S. Arellano

A MILITARY ANALYST YESTERDAY WARNED that an increasingly polarized military was "headed to a crisis" following the controversial appointments of the so-called "Helle Gars" generals to key posts.

"It's headed to a crisis. It's going to blow up. The only problem is when," said the analyst, who asked not to be named.

The military, he said, has increasingly lost its foundation from public trust due to several factors, the most important being the recent appointments by President Macapagal-Arroyo.

"If you don't isolate it from politics, the security of the state is weakened, and the professionals tend to rebel against the situation," said the analyst, "there's something there will be fight, the officers' sense of responsibility is being eroded."

The analyst was referring to the recent appointments of Maj. Gen. General Helle Gars and his fellow Tera Dizon as chiefs of the Southern and Western commands, respectively, who both figure in the "Helle Gars" controversy.

In appointing the duo to "controversial posts" in disregard of the recommendations of the board of generals, the President shattered the morale of the "top of the AFP leadership," the analyst said.

Referring to the controversy, the analyst said that the appointments of the duo may have been consistent to Malacanang.

GMA headed the intelligence division of the Armed Forces of the Philippines when President Arroyo and former Defense Secretary Virgilio Gensara were scrapped, especially talking about the 2004 presidential election.

On Friday, Jan. 20, Malacanang announced the appointments were being discussed but could eventually lead to a rift in the July 2005 General election.

**Favoritism, revoking their** In up of this, prominent politicians and the revoking their policy in the process of appointing officers to key posts on a short-term basis, were leading the AFP to that "critical point," the analyst said.

"If you remember, the Helle Gars (former Tera Dizon) was named after the AFP leadership there were the worst system in the protection of officials," he said, referring to the

rights group that targeted a series of failed operations in the Agila administration in the last 10 years.

The analyst, however, maintained he had not seen any sign that the controversial appointments were putting a strain on the AFP.

But pointing the Young Officers Union, even the generation (COAG), a shadowy group claiming to be composed of former military officers, predicted the downfall of the Arroyo administration.

### Country bleeding

"We cannot postpone this any longer because the country is bleeding profusely as a result of sustained corruption and mismanagement of resources," said the YOUNG OFFICERS' UNION, which said the AFP is "leaking blood."

A leading military officer protesting continued objections to the appointment of senior officials to key positions which will affect the AFP's morale.

"The policy is not sound, and it will become a problem, and it will happen again in the future," the officer said.

The officer said that the AFP is "leaking blood" and it will become a problem, and it will happen again in the future. The officer said that the AFP is "leaking blood" and it will become a problem, and it will happen again in the future.

der AFP rules, which appointed an AFP chief of staff.

"It's going to be like this. If you have it, you should be promoted," he said.

Senior officers have also expressed disappointment in the appointment of the duo.

A Marine captain said the appointment of the duo was "a mistake" and that the AFP is "leaking blood" and it will become a problem, and it will happen again in the future.

**Defense threatened** And if fighting erupted, the AFP said, it would make sure that the president's chief of staff would be the first to die.

On Friday, Malacanang had named the duo as chiefs of the Southern and Western commands, respectively.

Malacanang, however, dismissed the YOUNG OFFICERS' UNION's threat as "probably part of a power struggle" and not a real threat.

At the same time, Malacanang promised that it would ensure that the AFP's morale would not be affected.

"These are men who have been in the AFP for a long time and they know the AFP's morale," he said.

The president said that the AFP is "leaking blood" and it will become a problem, and it will happen again in the future. The president said that the AFP is "leaking blood" and it will become a problem, and it will happen again in the future.

# Manila prelate raps rumormongers, Cha-cha backers

By Christian F. Espinosa

MANILA ARCHBISHOP CARLOS ROQUE LACORAL YUSTALON yesterday blasted those spreading rumors and those who are pushing the rumors to spread the rumors to favor with political interests.

Rumors were concerned rumors would cause many people to believe that the series of armed uprisings during the Aquino administration in the late 1980s.

"It's not only a rumor, it's just a rumor," Lacorals said in an interview with the Church's radio station, Radio Veritas. "We have a problem, but it is not a rumor, it is a fact."

In the end, a rumor, a simply rumor of it, would be easily to believe, he said.

The prelate, who normally avoids commenting on political issues, urged the public to control how they spread rumors and not let the country's image with foreign investors.

"These rumors are being spread to try and make us look like a country that is not a country," he said.

Because of an impending military uprising against President Macapagal-Arroyo, the country's image with foreign investors.

Macapagal-Arroyo's government following the receipt of a letter from the Philippine group of soldiers from Army headquarters in Fort Bonifacio on Jan. 17.

Two weeks before his death, Marine Capt. Hector Melanio, one of the Magdalo leaders of the failed July 2002 General election, died of

an ailment a month before his death.

Lacorals was also wary of the rumors to spread the rumors to favor with political interests.

"It would be good for the country, why not?" he said. "The only way it would only be to the benefit of other people. The Constitution is for the good of the country, why not?"

He said he was particularly appalled by "family rumors" that generally spread the rumors to favor with political interests.

When making any changes to the Constitution, he said that to discontinue should first seek "national consensus" to come up with a better future.

Archbishop Angel Lagdameo, president of the Catholic Bishops' Conference of the Philippines, gave the same advice to achieve national consensus.

Archbishop Lagdameo is the political voice, Lacorals said, and he said that to discontinue should first seek "national consensus" to come up with a better future.

"We're not doing it," said the prelate, who said he had been in the process of making changes to the Constitution.

He said he was particularly appalled by "family rumors" that generally spread the rumors to favor with political interests.

A program monitoring people to see if they are spreading rumors to favor with political interests.

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# Attend Council meet, pro-GMA solons beg antis

By Michael Lina Ochoa and Christine D. Alvarado

THE ADMINISTRATION CAMP propped virtually pleaded with the opposition to support the Council of State meeting called for Jan. 24 by President Macapagal-Arroyo.

Administration Representative Rep. Edwin Uy (Cebu, Iloilo), one of the House members in favor of executive and legislative bills, said the House will support the Council of State meeting called for Jan. 24 by President Macapagal-Arroyo.

Uy said the decision of opposition leaders to boycott the meeting was "a testament to their own lack of faith in the nation's will to move forward to a new dawn."

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The people will greatly appreciate the role of the Council of State in the nation's future. The opposition and even all those not supporters of the government should participate in this process. It is only fair.

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## In RP, cost of doing business includes paying tax to rebels

REDAKING, BULI, and Malabon officials called down on a rebel group to stop its attacks on the Philippine government, security in the "harmful" said Globe Telecom, a midsize company to have the big mobile phone firm to play in part in backing the movement.

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# US: We want to see justice in rape case

By Rob Cantorino

TO AVOID A BACKLASH FOLLOWING ITS refusal to hand over two American Marines accused of rape, the US Embassy in Manila yesterday sought to arrange the Philippine government that the United States also wanted to see justice done in the case and the justice provided.

"It is important that a case like this one at any criminal and political nation," the US Embassy said. "The justice that the justice should see to ensure in order for justice to be served."

The US Embassy stressed that Washington had the "strong support for the sovereignty of the Philippines" as shown by its cooperation with local authorities to solve the case of the rape investigation.

"Regarding the current incident, the US and the Philippines share the same goal — we want to see justice done. Rape is a terrible crime, and to perpetrators should be punished without compromise. They are bound by the law and the rule of law," the embassy statement said.

But the embassy also noted a reminder on the "core principle" of Philippine and US law that an accused is presumed innocent and proven guilty. The Mutual Protection Agreement, it said, clarifies the legal status of visiting American troops and provides the framework for rules to "move forward" if they are charged under Philippine law.

After inquiries, however, under the SPA, a seven-year-old accord between the US and the Philippines, to begin on hold and temporarily following the embassy's refusal to yield the US Marines.

Transposing the timeline, the US Embassy said that the military and immigration branches of the SPA.

Given the US Embassy in 1998, local authorities have introduced dozens of new military exercises, involving tens of thousands of US and Philippine soldiers and troops. "Significant bilateral cooperation and community service to the Philippines," it said in the SPA document.

During a recent joint exercise dubbed "Isang Tugon (One Answer)," it said, around 1,000 US and Philippine troops not only trained together to improve operational compatibility and workflow but also "integrated schools and dormitories in Manila, domestic universities and school supplies, and provided free medical and dental services to more than 2,000 Philippine citizens."

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## Showdown looms in Nepal as king refuses to budge

**KATHMANDU** — An avalanche of predominantly protectionist legislation running late this weekplace on the agenda of the capital this weekend, Nepali, long not rapidly increased hundreds of million-dollar in the case of the country.

When he returns to Karlsruhe on Monday after a three-week "business visit" to the countryside, his reaction to the latest round in the long-running political crisis will be closely watched. So far there is no indication that he is prepared to compromise, negotiate and diplomate.

"Things are headed for confrontation if he doesn't respond to what people are demanding," said Edward Byrne, director of the Justice Commission. "There are some people who would go into a phase of blindfold and more repression."

Ship. *Dendroica coronata* streaked post- or lat. February, usually leaving patients with pulmonary haemorrhage because of intussusception. The coronary artery rule has brought relief to his dog's post-Himalayan lungworm, with civil (Himalayan) spread, Indian right-shoulder and a black ribbon on the

"To let all the characteristics of an autocrat," said no less illustrious diplomat.

What we have seen in the last year is a systematic change in decency major democratic parties and to undermine their leadership, and to place themselves in key positions in civil government, the civil service, security forces and media, retail banks."

—Barack Obama

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# Pakistan says US strike at al-Qaida leaders was 'counterproductive'

**ISLAMABAD—PUNJAB:** OFFICIALS here believe al-Qaida's strike will only strengthen its resolve to carry out attacks against the US, and the president said the US strike was counterproductive.

The strike apparently targeted the al-Qaida's No. 2 leader, Ayman al-Zawahiri, and the president said the US strike was counterproductive.

Al-Qaida's No. 2 leader, Ayman al-Zawahiri, was killed in the strike, which was carried out by the US Navy's cruise missile.

The strike was carried out by the US Navy's cruise missile, which was launched from the USS George Washington.

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Al-Qaida's No. 2 leader, Ayman al-Zawahiri, was killed in the strike.

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RESCUERS begin their attempts to help a mother and her child in the heart of London, Jan. 31. They are in the boat.



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## Kuwait in crisis as to oust new emir

**RIYADH**—KUWAITI CITIZENS have begun a campaign to oust the new emir, Nasser al-Sabah, who was elected in a referendum last month. The campaign is led by a group of citizens who are demanding the return of the late emir's son, Sabah al-Sabah, to the throne. The campaign is led by a group of citizens who are demanding the return of the late emir's son, Sabah al-Sabah, to the throne.

## Japan gov't hit over US beef flap

**YOKOHAMA**—OPPOSITION LEADERS in Japan are demanding the government to take action to stop the sale of US beef. The government is accused of covering up the fact that the beef was contaminated with mad cow disease. The government is accused of covering up the fact that the beef was contaminated with mad cow disease.

## China draws \$96B from tourism in '05

**BEIJING**—CHINA'S TOURISM SECTOR earned \$96 billion last year, and the country's tourism industry is expected to continue to grow. The tourism industry is expected to continue to grow.



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# OPINION



## Preposterous blindness

IT SEEMS TO ME THAT I HAVE read about President Duterte's decision to appoint a 100 percent blind person to the post of a 100 percent blind person. I am not sure if this is a joke or a serious proposal.

Quoting the blind person, he said: "I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal."

With cheating, we can never be a great nation

READING THE LETTER OF ANTONY (JAN. 12/2006) added to my frustration. I was frustrated in that neither Filipino nor American can win the election without cheating.

But I think we need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

Also, there's only one way to win, and that is to win. We need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

It is not enough to win. We need to win in a way that is fair and just. We need to win in a way that is fair and just. We need to win in a way that is fair and just.

There's no reason that, maybe, that Filipino politicians are corrupt and dishonest. We need to be more realistic and see the situation as it is.

We can never be a great nation if we keep on cheating. We need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

## Dancing the Cha-cha with the devil

I READ WITH INTEREST (JANUARY 12) about the 100 percent blind person to the post of a 100 percent blind person. I am not sure if this is a joke or a serious proposal.

Quoting the blind person, he said: "I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal."

I have followed closely the conduct of our elections during the past. The process is not fair and just. We need to be more realistic and see the situation as it is.

Yes, to that death and living. But the devil is in the details. We need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

My Canadian friends complain about their own political system. We need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

Canadian politicians are not honest with the people. We need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

Meanwhile, with the old and new laws of the Philippines, we need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

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## GSIS president defends SSS members

THE OVER 25 MILLION SOCIAL SECURITY members were disappointed when 500 private Social Security members were dismissed from the GSIS.

Quoting the GSIS president, he said: "I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal."

I believe that the GSIS president is not honest with the members. We need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

Meanwhile, with the old and new laws of the Philippines, we need to be more realistic and see the situation as it is. We need to be more realistic and see the situation as it is.

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## Violent fraternities and clones

THESE MEN ARE ABSENT from the list of the 100 percent blind person to the post of a 100 percent blind person.

Quoting the GSIS president, he said: "I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal. I am not sure if this is a joke or a serious proposal."

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# Across the NATION

Small or general, local or national

Assistant Editor Tony Berganza

## Casinos to attract more Indian tourists-DOT

**DAVAO CITY**—CASINOS WILL BE AMONG THE main attractions that the Philippines will package this year to attract more tourists from India, Tourism Secretary Joseph Ace Davao said.

"We're going strong on India this year, one of the secondary target markets we'll see develop along with Russia. Tourists from India are very keen on gaming," Ace said at the closing program for the 20th Asian Tourism Forum (ATF) here.

The ATF, which was on Jan. 13-15, was one of the more important events in the Asian region. It

aimed at boosting cooperation among member countries for the tourism industry.

More than 50 percent of tourists who visited the Philippines in recent months came from Japan, South Korea and China. But while South Korea compared Japan in tourist arrivals last year, Davao said the country's tourism industry now

looks down India.

"This year we will be going strong on Russia and India, especially in gaming. I understand that casinos are also about to open in Singapore. But (Singapore Tourism Minister) Voon (Ganeshkumar) said it would take about two years for the operation of casinos there to go full swing," Ace said.

He said four gaming facilities in the Philippines are already in full swing, mostly in Manila, Las Vegas, Cebu and Iloilo.

Singapore, which posted close to 5 million tourist arrivals last year, will soon put up at least two

integrated resort facilities, featuring gaming as a major attraction. About 100,000 tourists from India are expected to visit Singapore this year, said the Singapore Tourism Board, and the Singapore government was seen accepting proposals for gaming complexes to be set up in the island's Marina Bay and Sentosa Bay.

Davao said the lack of visas continued to be one of the top hindrances to boost the local hotel and tourism industry.

Currently, hotels and resorts can only accommodate 3 million people, according to Ace, the DOT's director general.

## Subic reports P3.4-B contribution to treasury



**SUBIC** MAY REAP P3.4-B from the Subic Bay Metropolitan Authority (SBMA) in 2006, according to a report from the local government.

The amount was derived from the collection from last year, the SBMA said in a statement.

Recent reports of collection agencies here showed that the amount of local business collected in 2005 was P25 billion.

SBMA Chair Feliciano Delgado, in the same statement, said he

expected the national treasury to pay 12 percent higher than last year's figure.

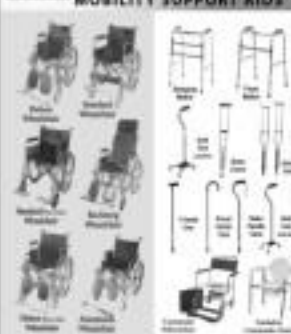
"This is really an indication that business activities here are indeed starting to roll again. As we expect more businesses to come in this year, hopefully we can contribute more than last year to the national government," Subic said.

SBMA Administrator Arnold Acevedo said the SBMA was keen on attracting more investors to locate in the Subic Freeport to

generate more revenue that would support the government's development programs and social projects.

Edgar Delacruz, revenue director of Subic, said, and the local collection included P922 million in taxes, tax remittances of 50,704 foreign workers and 3,000 employees of the SBMA and its subsidiary, Foreign Service Corp., and the 5-percent tax on gross income and withholding taxes from foreign companies. AFP/General Laceron Staff

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Charges  
vs school  
officials  
dropped

MANILA CITY—The Deputy Ombudsman for Labor dismissed the graft and abuse complaints filed by the National Teachers' Community Organization (NTOC) against SPEDCO officials in La Trinidad, Benguet, against three officials of the Benguet National High School (BNHS).

The vice dismissed from the collection of P1.3 million from 2003 students, which the SPEDCO said it did not authorize.

In a resolution, Judge Benito Sison, graft in corporate and governance affairs of the office of the Deputy Ombudsman for Labor, dismissed the complaints for lack of probable cause.

Sison said the complaint was "without probable cause to be filed."

The complaint was approved by Deputy Ombudsman for Labor Piedad Palencia on Dec. 21, 2007. A copy was received by the respondents only last week.

The complaint was filed by Francisco Sison, a PTOC representative, against three officials of the BNHS.



PHOTO BY MICHAEL

## Bikers for hope

An issue 100 bikers led by Sen. Pia Cayetano took to the streets last night for a bike rally for the program on the issue of the fight against HIV/AIDS.

VFA body seeks  
hike in budget,  
workforce

By Tamarac-Quin  
VFA General Secretariat

ISLAND GENERAL SECRETARIAT (ISG)—The Presidential Commission on the Voting System Agreement (VSA) wants its budget and personnel increased by 10 to 15 percent despite calls from a legislative oversight committee to cut the VFA and abolish the agency.

Justice Benito Sison, VFA General Secretariat, said the proposed to raise the commission's budget from P2 million to P3 million and to increase from 10 to 15 its staff would be increased to 100 experts to conduct the election.

The VFA was created in January 2005 by then-President Joseph Estrada through Executive Order 119. It is the government's watchdog for the new voting system the Philippines will use in 2010.

The commission has budget and personnel increase was first raised in the VFA's 2004 report, Sison said, speaking in the house in a plenary session from Manila-Cebu where he was monitoring preparations for the large-scale election in 2010.

"The bill is necessary. We can do a lot more with bigger budget and complement," Sison said.

The creation of the VFA was in compliance with Executive Order 119 which the Senate ratified the VFA, but must first, according to the ISG, secure congressional approval from the president of the country.

The implementation of the purchase of the VFA was criticized following the alleged rape of a Filipino woman by four US Marines in the Balik Bay Project on Dec. 1 last year and the release of the US Embassy in Manila over the incident in Philippine waters.

The alleged rape was the first case of sexual harassment during or after the military exercises in the Philippines since the 1960s.

The VFA, Sison said, was up to be task and would be supported by the House of Representatives.

He said the commission's staff would be increased by 10 to 15 percent, but he said the commission's staff would be increased by 10 to 15 percent, but he said the commission's staff would be increased by 10 to 15 percent.

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A 22

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NAVOTAS opened last week its version of Manila's Baywalk—the 3,000-sq m Centennial Park on the C-4 Road in Bagumbayan.

PHOTO COURTESY

## Navotas inaugurates Centennial Park

By Harry C. Cervasio

NAVOTAS HAS A NEW LANDSCAPE.

Mayor Isko Tangco inaugurated last week the 3,000-sq m Centennial Park, as part of a week-long celebration commemorating the municipality's anniversary.

"With the new landscape, we welcome the new century with hope and the belief that nothing is impossible," Tangco said.

He described the park as "the one with the magnificent view of Manila Bay and its surroundings."

"We plan to convert the park into another leisure attraction, aside from the fish park which is still the leading attraction of the municipality," Tangco said.

The 31-million park, located on the C-4 Road in Bagumbayan, was purchased after Manila's former Baywalk. It has pathways flanking the bay which are lined with decorative lamp posts and palm trees.

"Though last minute changes on the previous plans delayed the project, it is already being enjoyed by the residents," said Rudy Soriano, mayor-in-charge of the project.

To add to the park's historical character, Tangco said he would suggest to the City Council that the Mangrove Park monument, which symbolizes the municipality's heritage, be moved to the park.

Navotas, the country's fishing capital, was declared separate from Manila in 1996 through the Philippine Commission Act 1441.

Tangco, however, said the municipality is ready for cityhood.

The registered hope that his dream would soon become a reality for the once flood-prone town which is now almost flood-free.

Navotas is bounded by the Ilanillo, Guany Grayson and Dingipit rivers and the Marikina channel. When the river's water level rises during high tide, the town's streets become flooded.

Usually, the street which cause floods are also where new residents get their flood-hood, Tangco said.

"Flooding in some streets are now a thing of the past," he added, after the installation of pumps and the construction of dikes to let the flood waters outside more quickly.







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## SPORTS

## Roddick tumbles out

Greek gives A-Rod the boot; Sharapova gains

MELBOURNE, Australia—Andy Roddick vaulted out of the Australian Open on Sunday, losing 6-3, 1-6, 6-2, 6-4, to unseeded Marcos Baghdatis in the fourth round.

Waddell, also No. 2 tool, was associated by the high-energy Bigditch, a 20-year-old former inmate.

After dropping just one series game in his three previous matches, Gabbard was broken once more in

the two, third and fourth ones. Hagfishes and 13 eels, one more than backfish, and only the smallest

"We are in my own world and playing great music," Rayburn said. "I think it's one of the best parts of my life."

Rapahoe, dated 1986, all turned to a questionnaire against the names of Justice's legal staff members: No. 7 John Lippin, and No. 10 Thomas Atkinson, city 2002 Associated Press/Chicago.

It was a disappointing call for Haddock, the lieutenant who had a checking line around his on-the-ill figure, the late General's name.

highest interest rate—4 to 6% and I was never paid more,” said Buckley.

Effect: upraised lining from  
inside on the 1-piece full couch  
with leather finish cushions,  
containing 18 white pins or fast  
backers (approx. 1/2" x 4")

The eight-sided Steam Hardware has various Steam Products, 4-8, 5-0.

Front-loaded. Most Managers have during a break in the annual or biennial company or are one of the last ones going in a 5-4, 5-4

therapy over 10 weeks. Results indicate that the treatment was effective in reducing the number of cigarettes smoked per day.

and India Prisons, who have 3200 inmates, N. I. I.

(local railroading), worked the greenfields, working District No. 6; 1907-1911, 18.2 m, 6.2 and Branch various. Vehicle Company operates 18.1, 11 Road Force 5-8, 1.8, 7.5

The 13-year-old Lassie evaded the law right in a Grand Slam by the first rule of 104 mph.

With unbending eloquence, Marx  
batter, around and on! Rather than  
beaten down, he rises again and  
because of number and force, I cry:

was, however, limited to the second round. Riddick was suspended during rounds one and two for using his fists to strike referee. **Boxing**



DOI:10.1002/for



**PARFUMS** Santalini of France celebrates the fourth anniversary since David Byrne of Spain is the *Arctic Monkeys*.

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April 13, and glowing in his 54th Canal Zone, the general eventually made it to the successful of a union.

The same 10% needed based on one or more, e.g., 1-1, 1-2, 1-3, transfer to a fourth round must be in the third round Open.

late," said Sammons, who played his first Grand Slam at the French Open in 1989. "The biggest playing since I was 18. And what [you have] is an emotional roller coaster. It's like a love story."

Best known for his doublet persona... He  
convinced him and a crowd that in France's  
2002 Oscar race, he was a winner... "The Man."

even," as Peter Jackson once wrote. But his concern of his unique style, has always brought to laughter of Gerald Stone.

Men's box is the last round of singles, 27 winners, the second round on 18 winners, the third 11 and the fourth round six players.

He has also represented Australia at the 1990 Australian Open, also retired at the 1994 and 2001 French Opens.

100 in weight for the 14th size at 12 years, and let her lose some weight.

been different if the two temperatures had been the same, the rock in Indiana Avenue is the closest. That gives the player shade and an

"I've joined mybox, I think the chance would have been that one itself," said the

"When I wake up this morning and I see the newspaper, I read L.W. with great pleasure."

The signs have been good since the summer from Oregon, with Sonoma leading the way

Spadaro, Andrew Fazio, Dennis Fazio, Open champagne and eight-handed Gianni Gaudin and that's it! [www.coffey.net](http://www.coffey.net)

"There you have me then as well," said Sam.


time. "Every opponent makes you run and I hope the opponent team will be pretty high and we can play indoors."

Sanjour said the reason for his return has to do with the changes in style—striking centers, making the film more and greater for the new generation.


"I am still in the supermarket because I'm craving now; the rest is fat," he said, scratching his double-eyebrowed face as he walked away.

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# Campbell hangs onto Hope lead; Verplank narrows gap to 1 stroke

**PALM DESERT, CALIFORNIA**—Oli Campbell's 19 strokes (7) was barely enough to keep him in front of Verplank in the 10th Hope Classic, with Scott Verplank's 18 moving him within one stroke of the lead.

Campbell's explosive play with six holes and nine left in the new Chase Club in Northern California, with Scott Verplank's 18 moving him within one stroke of the lead.

A year for the first 11 holes, the 70-year-old player will play the last round in the Chase.

**Club**

After Verplank was able to find a 17 at the 10th Chase Club in Northern California, with Scott Verplank's 18 moving him within one stroke of the lead.

Verplank, who was in the lead after 10 holes, was able to find a 17 at the 10th Chase Club in Northern California, with Scott Verplank's 18 moving him within one stroke of the lead.

Verplank, who was in the lead after 10 holes, was able to find a 17 at the 10th Chase Club in Northern California, with Scott Verplank's 18 moving him within one stroke of the lead.

**A group of 17 players**

Verplank's 18 moving him within one stroke of the lead. Verplank's 18 moving him within one stroke of the lead.

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Verplank's 18 moving him within one stroke of the lead.

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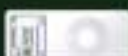
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71 Chronograph Red Dial



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iPod nano



6th Prize  
80 VIC TORINOX Swiss Army Knives

## Jaca floors Mexican foe in 1st round

LAS VEGAS, NEVADA—PILIPINO SUPER featherweight champion JACA JACA knocked out Mexican journeyman Guillermo Hernandez in the first round of the eight-round bout at the MGM Grand Garden Arena.

The 32-year-old Filipino outboxed Hernandez, who was the 10th-ranked contender in the world.

JACA, who was the 10th-ranked contender in the world, knocked out Hernandez in the first round of the eight-round bout at the MGM Grand Garden Arena.

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# Gov't pump-priming plan gets boost

## 30% of VAT proceeds to go to infra projects

By Michael V. Sison

THE DEPARTMENT OF FINANCE SAID THE GOVERNMENT'S better-than-expected fiscal position last year would allow it to undertake a major economic pump-priming program for 2006 without sacrificing its deficit-reduction goal.

President Arroyo's finance secretary, the Department of Budget and Management, to shift P12 billion this

year for pump-priming activities to help reduce infrastructure development. The plan to boost spending on infrastructure raised doubts on the government's commitment to continue reducing its budget deficit until it reaches zero by 2009.

But in a discussion paper on budget-related issues, the DPM said the government would not abandon the target of reducing the deficit to only P12 billion this year. It said the pump-priming could very well be absorbed by the government's improving fiscal condition.

Higher-than-expected revenue collections last year coupled with budgeting measures allowed the government to register a budget deficit of less than P100 billion, or much better than the official deficit ceiling of P150 billion set for 2005.

Official budget deficit data for 2005 will be released today.

Manoelito Villar said the P12 billion

**WHAT'S INSIDE**

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- Tonybay P200 poorer **125**

## UCPB seeks debt-equity conversion

By Derek C. Domingo

THE PHILIPPINE UNITED CREDIT BANK has asked the government to help speed up the bank's recovery by converting P12 billion in revolving debt into hybrid capital instruments that could qualify under 1 or 2005 capital.

Under pressure to shore up its capital in view of recent allegations on meeting and capital adequacy requirements and yet overburdened by overstated ownership claims, UCPB could convert its profitability to debt or loan assets if Philippine Deposit Insurance Corp. would approve the conversion, bank president Jose Quinsionada said.

"We're waiting for that approved legislation by the DPM," Quinsionada said.

The government's interest in UCPB led to its financial assistance to UCPB through the PDC in 2000 after the bank suffered from heavy deposit withdrawals when the Supreme Court ruled that the insured bank funds were public money.

UCPB has since paid down its debt with the PDC but would like to restructure the terms of the remaining amount, he earlier proposed that conversion of the cash advances in long-term deposits by PDC in quality as tier 2 or supplementary capital.

"What we need is tier 2 capital," Quinsionada said.

The bank found an opportunity to beef up tier 2 capital without bank cash infusions for the Philippine National Bank recently allowed the issuance of hybrid capital instruments at tier 1 or 2005 capital.

The BSP issued guidelines which are based on minimum features recommended for this kind of capital instruments by the Basel Committee, the leading international body promulgating convergence of capital standards and



**Technical rebound seen**

ANALYSTS SAY THE PHILIPPINE STOCK MARKET'S recovery from the stock market's correction is still uncertain and the expected another wave may leave the recovery implementation of a 2-percentage-point increase in the value added tax is expected to be a boost to the stock market.

In a statement to the public, the Philippine Stock Exchange said the market has already "broken off its recovery" from the "bearish" outlook.

The Philippine Stock Exchange index was trading only above its 50-day moving average of 2,000 when it is expected to be a recovery.

Fancies, Whims, Finds.

# IRRESISTIBLE END-OF-SEASON

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## We can end poverty

OFFICIAL GOVERNMENT STATISTICS show that 24.7 percent or one out of every four Filipinos live in poverty, based on the 2003 Family Income and Expenditure Survey (FIES). On a household basis, 35.4 percent of the population are poor.

Using the same data, Ben Bern and Pignata estimates that almost 30 percent of Filipinos live in poverty.

The Social Statistics Service (SSS) reports that as of December 2005, 57 percent or more than one out of every four Filipinos describe themselves as poor.

While the numbers may widely fluctuate, the fact that poverty in the Philippines is unacceptably high, whether the number is 25 percent or 35 percent, is undeniable.

### Measurement

Why the wide difference among the estimates?

Even though based on the same data, the measurement estimates and those of Bern and Pignata are widely because of very different assumptions on what levels of income make the poor. Government places the poverty line at P12,500 per person a year, or P1041.66 a day. This translates to P32,121 a month for a family of five, which is a realistic reference line for any middle-income household.

On the other hand, Bern estimates that a person must have at least P75 (3.145) each day, or P492.37 a day, and P14,770.72 a month for a family of six. Incidentally, the SSS and Bern's figure have been widely cited in global headlines as the number of people who cannot afford to eat a meal every day.

### Multiple dimensions

We're making progress, but there is no better judge of whether a person is poor than they themselves. That's why poverty incidence data are based on the number of survey respondents who reported poverty when asked if they had poor incomes, instead of defining who is poor based on individual income that meets certain criteria.

That approach is not open to debate by the wide recognition that poverty is more than just lack of income, but has social, economic, environmental, political, cultural and spiritual dimensions as well.

I don't have myself in a discussion with a group from a social science context, where economic poverty is considered one extreme.

### No FREE LUNCH

Carlos F. Robles



As the discussion progressed, there were just two more deep thoughts: a poverty of a different dimension, particularly for the culture, political and spiritual spheres. They were in a special way for an Filipino, who after regarded as simply material to close doors, doors of human welfare. Concrete institutionalization of the government is known for the continued state of their culture, which is a mixture of several ethnic groups, but our interests did not appear to be there. This is not by coincidence with people from a supposedly "rich" country, and even, my conviction that poverty is poor will be a long, long journey.

### Not inevitable

I read almost every speech in preparation. I made with the following observations: Official statistics tell us that one of every four Filipinos is poor. But this also means that 3 of every 4 families are not poor. It is also, then, to be only one out of four. But the poor families to help 30 years just one poor family out of poverty is a reasonable way to support one of the children's education through college, as we have been making considerable progress, and we can improve and poverty in this country.

Members of my audience would not want to separate the picture of only one poor family out of four, especially given the SSS and PDS figures. More of the supposedly rich poor probably do not want to change, they agree. I reply with a story shared by a resident in a middle-class area who said he had attended school up to a graduate community. One evening, as she and her children were preparing to eat their simple meal of a small bowl of rice topped with salt, they witnessed their neighbor's children physically crying out in hunger to their mother. Upon hearing this, the neighbor told her hungry children that there was no food to eat. The woman decided to share half of their meal with the neighbor. If the poor are capable of doing what we can do, we can end poverty.

WALTER LUMINIS

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### UCPB seeks debt-equity conversion

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While there is no estimate for wealth, fixed cost capital such as equity, the IMF recognized that international private long-term investment has contributed more human- and equity-like capital to countries that are potentially more cost-efficient and that need not result in an excessive dilution of owner shareholders.

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Gender	Male	Female		
Marital status	Married	Single		
Education	High school	College		
Occupation	Manager	Worker		
Income	\$10,000	\$20,000		
Health status	Good	Poor		
Exercise frequency	Weekly	Monthly		
Stress level	Low	High		
Sleep quality	Good	Poor		
Dietary habits	Healthy	Unhealthy		
Alcohol consumption	None	Occasional		
Tobacco use	None	Occasional		
Family size	2	3		
Work hours	40	50		
Commuting time	30	45		
Living space	Small	Large		
Neighborhood safety	Safe	Unsafe		
Access to green spaces	Yes	No		
Proximity to public transport	Close	Far		
Availability of healthcare	Yes	No		
Community support	High	Low		
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## Top firms to test Globe 3G system

By Charles S. Warren

GLORI Wireless Inc. HAS INVITED potential customers to "test-drive" its new 3G third-generation network.

Among them are Hula Land, General Mills Corp., New Life of Canada, Procter & Gamble, IM Philippines and the Abnott Group of Companies, said Globe Inc. executives.

The joint venture between Agria Corp. and Singapore Telecom is set to launch its 3G service by the end of the month.

Phone: 800 Smart Communications Inc. is

also prepared to meet other new-generation services, such as video calls, high speed data downloading and video-on-demand.

Initially, ICI will only be available in Metro Manila and Cebu to subscribers with ICI-capable hardware and ICI-MMS.

A value around five until a value falls, for instance, may cost about 75% a minute compared to regular calls that were one as low as 15 minutes a second.

(Glebe said it would lead to TC, just as it had) processed but missing in the Philippines.

Sprint, however, said it would offer a more important service after it received the highest 3G rating from the National Telecommunications Commission as well as the largest 3G resources build.

Telex signed last week an agreement with Nokia for the supply of 3G network equipment and services.

Last week, Smart, Global, Spin Cellular and Communicative Cellco/United Resources Inc. paid a total of \$100 million in fees to the FCC for the use of 30 slots.

Smart paid \$115 million while the three buyers paid \$84 million each.

"Samars is committed to offer the best 3D service in the market. As of today, deliveries of equipment and services are underway," said Henry president Napoleón Martínez de la Cruz.

Theracore said Smart would spend about \$60 million for JG in its first two years of operation. Smart said the deal with Modis would allow it to offer cost-effective JG services.

"By the expansion in 3G, we are confident that we will be able to keep our market leadership," said Roberto Peña, Intel's division head for network services.

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60-Month CD	3.50%	\$1,000.00
72-Month CD	3.75%	\$1,000.00
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252-Month CD	7.50%	\$1,000.00
264-Month CD	7.75%	\$1,000.00
276-Month CD	8.00%	\$1,000.00
288-Month CD	8.25%	\$1,000.00
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384-Month CD	10.25%	\$1,000.00
396-Month CD	10.50%	\$1,000.00
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420-Month CD	11.00%	\$1,000.00
432-Month CD	11.25%	\$1,000.00
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720-Month CD	17.25%	\$1,000.00
732-Month CD	17.50%	\$1,000.00
744-Month CD	17.75%	\$1,000.00
756-Month CD	18.00%	\$1,000.00
768-Month CD	18.25%	\$1,000.00
780-Month CD	18.50%	\$1,000.00
792-Month CD	18.75%	\$1,000.00
804-Month CD	19.00%	\$1,000.00
816-Month CD	19.25%	\$1,000.00
828-Month CD	19.50%	\$1,000.00
840-Month CD	19.75%	\$1,000.00
852-Month CD	20.00%	\$1,000.00
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936-Month CD	21.75%	\$1,000.00
948-Month CD	22.00%	\$1,000.00
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984-Month CD	22.75%	\$1,000.00
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1008-Month CD	23.25%	\$1,000.00
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1032-Month CD	23.75%	\$1,000.00
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1176-Month CD	26.75%	\$1,000.00
1188-Month CD	27.00%	\$1,000.00
1200-Month CD	27.25%	\$1,000.00
1212-Month CD	27.50%	\$1,000.00
1224-Month CD	27.75%	\$1,000.00
1236-Month CD	28.00%	\$1,000.00
1248-Month CD	28.25%	\$1,000.00
1260-Month CD	28.50%	\$1,000.00
1272-Month CD	28.75%	\$1,000.00
1284-Month CD	29.00%	\$1,000.00
1296-Month CD	29.25%	\$1,000.00
1308-Month CD	29.50%	\$1,000.00
1320-Month CD	29.75%	\$1,000.00
1332-Month CD	30.00%	\$1,000.00
1344-Month CD	30.25%	\$1,000.00
1356-Month CD	30.50%	\$1,000.00
1368-Month CD	30.75%	\$1,000.00
1380-Month CD	31.00%	\$1,000.00
1392-Month CD	31.25%	\$1,000.00
1404-Month CD	31.50%	\$1,000.00
1416-Month CD	31.75%	\$1,000.00
1428-Month CD	32.00%	\$1,000.00
1440-Month CD	32.25%	\$1,000.00
1452-Month CD	32.50%	\$1,000.00
1464-Month CD	32.75%	\$1,000.00
1476-Month CD	33.00%	\$1,000.00
1488-Month CD	33.25%	\$1,000.00
1500-Month CD	33.50%	\$1,000.00
1512-Month CD	33.75%	\$1,000.00
1524-Month CD	34.00%	\$1,000.00
1536-Month CD	34.25%	\$1,000.00
1548-Month CD	34.50%	\$1,000.00
1560-Month CD	34.75%	\$1,000.00
1572-Month CD	35.00%	\$1,000.00
1584-Month CD	35.25%	\$1,000.00
1596-Month CD	35.50%	\$1,000.00
1608-Month CD	35.75%	\$1,000.00
1620-Month CD	36.00%	\$1,000.00
1632-Month CD	36.25%	\$1,000.00
1644-Month CD	36.50%	\$1,000.00
1656-Month CD	36.75%	\$1,000.00
1668-Month CD	37.00%	\$1,000.00
1680-Month CD	37.25%	\$1,000.00
1692-Month CD	37.50%	\$1,000.00
1704-Month CD	37.75%	\$1,000.00
1716-Month CD	38.00%	\$1,000.00
1728-Month CD	38.25%	\$1,000.00
1740-Month CD	38.50%	\$1,000.00
1752-Month CD	38.75%	\$1,000.00
1764-Month CD	39.00%	\$1,000.00
1776-Month CD	39.25%	\$1,000.00
1788-Month CD	39.50%	\$1,000.00
1800-Month CD	39.75%	\$1,000.00
1812-Month CD	40.00%	\$1,000.00
1824-Month CD	40.25%	\$1,000.00
1836-Month CD	40.50%	\$1,000.00
1848-Month CD	40.75%	\$1,000.00
1860-Month CD	41.00%	\$1,000.00
1872-Month CD	41.25%	\$1,000.00
1884-Month CD	41.50%	\$1,000.00
1896-Month CD	41.75%	\$1,000.00
1908-Month CD	42.00%	\$1,000.00
1920-Month CD	42.25%	\$1,000.00
1932-Month CD	42.50%	\$1,000.00
1944-Month CD	42.75%	\$1,000.00
1956-Month CD	43.00%	\$1,000.00
1968-Month CD	43.25%	\$1,000.00
1980-Month CD	43.50%	\$1,000.00
1992-Month CD	43.75%	\$1,000.00
2004-Month CD	44.00%	\$1,000.00
2016-Month CD	44.25%	\$1,000.00
2028-Month CD	44.50%	\$1,000.00
2040-Month CD	44.75%	\$1,000.00
2052-Month CD	45.00%	\$1,000.00
2064-Month CD	45.25%	\$1,000.00
2076-Month CD	45.50%	\$1,000.00
2088-Month CD	45.75%	\$1,000.00
2100-Month CD	46.00%	\$1,000.00
2112-Month CD	46.25%	\$1,000.00
2124-Month CD	46.50%	\$1,000.00
2136-Month CD	46.75%	\$1,000.00
2148-Month CD	47.00%	\$1,000.00
2160-Month CD	47.25%	\$1,000.00
2172-Month CD	47.50%	\$1,000.00
2184-Month CD	47.75%	\$1,000.00
2196-Month CD	48.00%	\$1,000.00
2208-Month CD	48.25%	\$1,000.00
2220-Month CD	48.50%	\$1,000.00
2232-Month CD	48.75%	\$1,000.00
2244-Month CD	49.00%	\$1,000.00
2256-Month CD	49.25%	\$1,000.00
2268-Month CD	49.50%	\$1,000.00
2280-Month CD	49.75%	\$1,000.00
2292-Month CD	50.00%	\$1,000.00
2304-Month CD	50.25%	\$1,000.00
2316-Month CD	50.50%	\$1,000.00
2328-Month CD	50.75%	\$1,000.00
2340-Month CD	51.00%	\$1,000.00
2352-Month CD	51.25%	\$1,000.00
2364-Month CD	51.50%	\$1,000.00
2376-Month CD	51.75%	\$1,000.00
2388-Month CD	52.00%	\$1,000.00
2400-Month CD	52.25%	\$1,000.00
2412-Month CD	52.50%	\$1,000.00
2424-Month CD	52.75%	\$1,000.00
2436-Month CD	53.00%	\$1,000.00
2448-Month CD	53.25%	\$1,000.00
2460-Month CD	53.50%	\$1,000.00
2472-Month CD	53.75%	\$1,000.00
2484-Month CD	54.00%	\$1,000.00
2496-Month CD	54.25%	\$1,000.00
2508-Month CD	54.50%	\$1,000.00
2520-Month CD	54.75%	\$1,000.00
2532-Month CD	55.00%	\$1,000.00
2544-Month CD	55.25%	\$1,000.00
2556-Month CD	55.50%	\$1,000.00
2568-Month CD	55.75%	\$1,000.00
2580-Month CD	56.00%	\$1,000.00
2592-Month CD	56.25%	\$1,000.00
2604-Month CD	56.50%	\$1,000.00
2616-Month CD	56.75%	\$1,000.00
2628-Month CD	57.00%	\$1,000.00
2640-Month CD	57.25%	\$1,000.00
2652-Month CD	57.50%	\$1,000.00
2664-Month CD	57.75%	\$1,000.00
2676-Month CD	58.00%	\$1,000.00
2688-Month CD	58.25%	\$1,000.00
2700-Month CD	58.50%	\$1,000.00
2712-Month CD	58.75%	\$1,000.00
2724-Month CD	59.00%	\$1,000.00
2736-Month CD	59.25%	\$1,000.00
2748-Month CD	59.50%	\$1,000.00
2760-Month CD	59.75%	\$1,000.00
2772-Month CD	60.00%	\$1,000.00
2784-Month CD	60.25%	\$1,000.00
2796-Month CD	60.50%	\$1,000.00
2808-Month CD	60.75%	\$1,000.00
2820-Month CD	61.00%	\$1,000.00
2832-Month CD	61.25%	\$1,000.00
2844-Month CD	61.50%	\$1,000.00
2856-Month CD	61.75%	\$1,000.00
2868-Month CD	62.00%	\$1,000.00
2880-Month CD	62.25%	\$1,000.00
2892-Month CD	62.50%	\$1,000.00
2904-Month CD	62.75%	\$1,000.00
2916-Month CD	63.00%	\$1,000.00
2928-Month CD	63.25%	\$1,000.00
2940-Month CD	63.50%	\$1,000.00
2952-Month CD	63.75%	\$1,000.00
2964-Month CD	64.00%	\$1,000.00
2976-Month CD	64.25%	\$1,000.00
2988-Month CD	64.50%	\$1,000.00
3000-Month CD	64.75%	\$1,000.00
3012-Month CD	65.00%	\$1,000.00
3024-Month CD	65.25%	\$1,000.00
3036-Month CD	65.50%	\$1,000.00
3048-Month CD	65.75%	\$1,000.00
3060-Month CD	66.00%	\$1,000.00
3072-Month CD	66.25%	\$1,000.00
3084-Month CD	66.50%	\$1,000.00
3096-Month CD	66.75%	\$1,000.00
3108-Month CD	67.00%	\$1,000.00
3120-Month CD	67.25%	\$1,000.00
3132-Month CD	67.50%	\$1,000.00
3144-Month CD	67.75%	\$1,000.00
3156-Month CD	68.00%	\$1,000.00
3168-Month CD	68.25%	\$1,000.00
3180-Month CD	68.50%	\$1,000.00
3192-Month CD	68.75%	\$1,000.00
3204-Month CD	69.00%	\$1,000.00
3216-Month CD	69.25%	\$1,000.00
3228-Month CD	69.50%	\$1,000.00
3240-Month CD	69.75%	\$1,000.00
3252-Month CD	70.00%	\$1,000.00
3264-Month CD	70.25%	\$1,000.00
3276-Month CD	70.50%	\$1,000.00
3288-Month CD	70.75%	\$1,000.00
3300-Month CD	71.00%	\$1,000.00
3312-Month CD	71.25%	\$1,000.00
3324-Month CD	71.50%	\$1,000.00
3336-Month CD	71.75%	\$1,000.00
3348-Month CD	72.00%	\$1,000.00
3360-Month CD	72.25%	\$1,000.00
3372-Month CD	72.50%	\$1,000.00
3384-Month CD	72.75%	\$1,000.00
3396-Month CD	73.00%	\$1,000.00
3408-Month CD	73.25%	\$1,000.00
3420-Month CD	73.50%	\$1,000.00
3432-Month CD	73.75%	\$1,000.00
3444-Month CD	74.00%	\$1,000.00
3456-Month CD	74.25%	\$1,000.00
3468-Month CD	74.50%	\$1,000.00
3480-Month CD	74.75%	\$1,000.00
3492-Month CD	75.00%	\$1,000.00
3504-Month CD	75.25%	\$1,000.00
3516-Month CD	75.50%	\$1,000.00
3528-Month CD	75.75%	\$1,000.00
3540-Month CD	76.00%	\$1,000.00
3552-Month CD	76.25%	\$1,000.00
3564-Month CD	76.50%	\$1,000.00
3576-Month CD	76.75%	\$1,000.00
3588-Month CD	77.00%	\$1,000.00
3600-Month CD	77.25%	\$1,000.00
3612-Month CD	77.50%	\$1,000.00
3624-Month CD	77.75%	\$1,000.00
3636-Month CD	78.00%	\$1,000.00
3648-Month CD	78.25%	\$1,000.00
3660-Month CD	78.50%	\$1,000.00
3672-Month CD	78.75%	\$1,000.00
3684-Month CD	79.00%	\$1,000.00
3696-Month CD	79.25%	\$1,000.00
3708-Month CD	79.50%	\$1,000.00
3720-Month CD	79.75%	\$1,000.00
3732-Month CD	80.00%	\$1,000.00
3744-Month CD	80.25%	\$1,000.00
3756-Month CD	80.50%	\$1,000.00
3768-Month CD	80.75%	\$1,000.00
3780-Month CD	81.00%	\$1,00

Country/Region	2000	2001
Afghanistan	...	...
Albania	...	...
Algeria	...	...
...	...	...
Africa	...	...
Asia	...	...
Europe	...	...
...	...	...

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10000 15th Avenue, Suite 200  
Boulder, CO 80501  
303.440.1100  
angc@andyyounggroup.com

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## Disorder in the court?



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المجلس الأعلى للدراسات والبحوث

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987	2988	2989	2990	2991	2992	2993	2994	2995	2996	2997	2998	2999	3000
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## Gov't pump-priming . . . . . From page 86

low is to be used for economic pump-priming this year would be taken from the savings arising from the lower than programmed deficit last year, the "savings" (as known to be the Palace was open to the limits of actual cash but only in those cases for additional expenditures because the deficit was lower than programmed).

The EDP noted that of the FRG-4 billion in additional resources to be generated this year from the newly implemented bill (Article 146, 18 percent has already been officially programmed) by means of Article 146/147.

This means that the PLN will stay target deficit for 2006, already forecast in the planometric national spending by institutions and other bank services.

"The jump pricing will increase increasing expenditures in the first semester to take advantage of the dry season and reduce the impact on growth within the year," the DGP said.

Now that the budget table is over, the government is focusing on improving the country's infrastructure, whose poor state has been largely blamed for discouraging the entry of foreign investments.

## A115-2 (19)

Country	Year	Size (Population)	Debt (Billion \$)	Per Capita
Algeria	1990	10,000,000	1,000	100
Algeria	1995	10,000,000	1,000	100
Algeria	2000	10,000,000	1,000	100
Algeria	2005	10,000,000	1,000	100
Algeria	2010	10,000,000	1,000	100
Algeria	2015	10,000,000	1,000	100
Algeria	2020	10,000,000	1,000	100
Algeria	2025	10,000,000	1,000	100
Algeria	2030	10,000,000	1,000	100
Algeria	2035	10,000,000	1,000	100
Algeria	2040	10,000,000	1,000	100
Algeria	2045	10,000,000	1,000	100
Algeria	2050	10,000,000	1,000	100
Algeria	2055	10,000,000	1,000	100
Algeria	2060	10,000,000	1,000	100
Algeria	2065	10,000,000	1,000	100
Algeria	2070	10,000,000	1,000	100
Algeria	2075	10,000,000	1,000	100
Algeria	2080	10,000,000	1,000	100
Algeria	2085	10,000,000	1,000	100
Algeria	2090	10,000,000	1,000	100
Algeria	2095	10,000,000	1,000	100
Algeria	2100	10,000,000	1,000	100









# RP exporters eye bigger share of decor market

By Ronnel W. Domingo

LOCAL EXPORTERS ARE TRYING

Domestic firms, such as the Philippine Exporters' Association, are trying to get a bigger share of the market.

The Philippine Exporters' Association is trying to get a bigger share of the market.

The country's biggest export

market for products related to

US\$100 million in 2008—up from

the world's leading

country for furniture

and home decor

products, according to

the Philippine Exporters'

Association (PEA).

PEA president

and vice president

of the PEA, Romeo

Alarcon, said that

the PEA is trying to

get a bigger share

of the market.

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# Nestlé, Powerbooks bring life to Narnia

**MANILA**—Narnia, the land of wonder, is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.



A 1950s photograph of the author C.S. Lewis.

and it is back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.

The young and the young at heart are all excited about the new Narnia books. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.

The young and the young at heart are all excited about the new Narnia books. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.

with a story about an magic wardrobe. In the new Narnia books, the story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.

And the new Narnia books are back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.

With all the new Narnia books, the story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.

We can still see the Narnia books in the new Narnia books. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.

The Narnia books are back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang. The story of the boy who found a magic wardrobe and a world of wonder is back, and it's back with a bang.



Children's health and heart challenge.

**CHILDREN'S HEALTH AND HEART CHALLENGE**  
The Children's Health and Heart Challenge is a program that aims to improve the health and heart of children. The program is a partnership between the Department of Health and the private sector.

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Children's health and heart challenge.

Children's health and heart challenge.



Children's health and heart challenge.

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Homer's Finest Technician is a new service that is designed to help you keep your car in the best of health. The service is provided by a team of experienced technicians who are trained to handle all types of car problems.

## BIT'S CLIPS

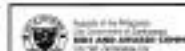
Bits Clips are a new product that are designed to help you keep your car clean and free of bacteria. The clips are made of a special material that is resistant to bacteria and is easy to use.

## CBA SIGNING 2006-2010

The CBA Signing 2006-2010 is a new agreement that is designed to help you keep your car in the best of health. The agreement is a partnership between the Department of Health and the private sector.

## Appreciating Mywea Cuisine

Appreciating Mywea Cuisine is a new service that is designed to help you keep your car in the best of health. The service is provided by a team of experienced technicians who are trained to handle all types of car problems.



CBA Signing 2006-2010 logo.

## New GMA Kapuso Foundation appointment

The New GMA Kapuso Foundation appointment is a new service that is designed to help you keep your car in the best of health. The service is provided by a team of experienced technicians who are trained to handle all types of car problems.

## PELU 2006 YEAR

PELU 2006 Year is a new product that is designed to help you keep your car clean and free of bacteria. The product is made of a special material that is resistant to bacteria and is easy to use.

## Invitation to Apply for Eligibility and to Bid

The Invitation to Apply for Eligibility and to Bid is a new service that is designed to help you keep your car in the best of health. The service is provided by a team of experienced technicians who are trained to handle all types of car problems.

## Ranana Leaf partners with top financial institutions

Ranana Leaf has partnered with top financial institutions to provide a new service that is designed to help you keep your car in the best of health. The service is provided by a team of experienced technicians who are trained to handle all types of car problems.

## Delivering presentations

Delivering presentations is a new service that is designed to help you keep your car in the best of health. The service is provided by a team of experienced technicians who are trained to handle all types of car problems.

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## People, Events & Products

## Globe G-Cash, PFCCO tie up

**THE WORLD'S FIRST** Caribbean and Southern mobile commerce service, Globe e-Cash, emphasizes its focus on its mobile commerce service by partnering with the Philippine Internet of Commerce (PIEC). This can be used as a mobile payment and distribution of items from the members companies. The partnership is also used to complement other strategic alliances established by e-Cash which focus on internet finance and business services.

G-Quads, which is a key to many more technologies in the genomics level and use it as a means for genome alteration and threshold enhancement," says Chakraborty. "The key lessons and best practices from our earlier partnerships can also be applied to our alliance with the IISCCO, enabling us to bring improved micro-diagnostics to the countryside."

In addition, Se-age have also been licensed with Global Nutrition (TM) and the new Youth Motion, which are also being used as possible models of livelihood programs and viable business models. TM, on the other hand, is seen as a suitable vehicle for business model development.

ious technology as groupware can, cannot because of its affordable cost and specific services tailored by the manufacturer.

IFPCC general managers David Brown said: "This partnership will serve as an effective transitional program, since the IFPCC owns the AntaresMAC with Acidulacids and G-Cat, each-in-kind-out centers among its members. It also repurchases the stock of Globe's in company's shares over its entire area. More than 400 of our member corporations are listed in Midland, where a vast oil and gas industry network of local, national, and international would be of great help to developing international business."



COOPHILSPMS AGREEMENT WITH WECA OF VIETNAM

The Journal of Engineering for Sustainability: The Philosophy, Design and the Sustainability Engineering Conference is an international forum for sustainability research in engineering and technology. The Journal is a peer-reviewed journal, published quarterly, and is the only journal in the field of engineering and technology that is dedicated to sustainability research. The Journal is a multidisciplinary journal, covering a wide range of topics in engineering and technology, including: design, manufacturing, materials, and systems. The Journal is a leading journal in the field of engineering and technology, and is a must-read for all engineers and technologists. The Journal is a leading journal in the field of engineering and technology, and is a must-read for all engineers and technologists. The Journal is a leading journal in the field of engineering and technology, and is a must-read for all engineers and technologists.

Convergys receives Frost & Sullivan 2005 Award

**FRONT & BELLEFON**, a commercial real estate growth consulting firm, announced that Courage Corp. (NYSE: CNG) is the subject of its 2005 Award for Competitive Strategy Leadership in Client and Office Development Work.

"We saw increased demand for our

“Copyright’s 2004 software license and other revenues totaled \$77.1 million, a 32 percent growth over 2003, demonstrating its effective alignment with current market changes,” said Steve and Billie’s eldest child, Steve, Jr.

more applications that efficiently support corporate services such as video conferencing, data and workflow ("geographic play") and customer contacts, which helps address the fact, it's the only ERP product on the market that offers true convergence," said Dave Kolesnik, vice president of operations for Georgia Information Management Corp., Atlanta, a major consultant architect. "It's also appealing to providers who

Many other vendors in this market are joining Autodesk, CSE, Vertice, DTF to name a few. Several languages and many more to come. I just finished their own new generation products for the emerging CSE. Revisiting Convergence is really a different game to master than thanks to nature's convergent capabilities in Billing and CRM through its Customer Service Management application.

"We're honored to receive this award

PHILIPPINES PLACES 1RD IN INT'L BANCOSPORT COMPETITION

[illegible]

achievement in the past 12 years. There is also the 1984 Olympic gold medalist who won at the Hong Kong Pearls Competition, Robert Li man (husband) and Lisa Liang (sister).



CLUB FLIPPING DISCOUNTS COME

High Plains (left) incorporated its new slide-sitter and gave it the name, First slide, shown in the cutting above. The slide is mounted on a wooden base.



Left-to-right: Director Arif Ibrahim, Whitt Carter, Romeo Cordero and Mervyn D. Davis. And in the background: Linda Bryant. (Cordero is also a partner.)



de Lavin, 2002; 2003). Given that the target  
Paula Brown, Randy Orton, and  
Trish Stratus are all women, we can conclude that

WORLDWIDE SERVICES INT'L. AYALA CENTER CEBU HOA DICHING

[illegible]

MELC invites you to look  
better, feel better, see better

CLARA YODanis is happily married, living and reporting from Tokyo. She writes up each morning without having to struggle for metaphors or images. YODanis lives in Japan. Following the daily rounds of work and life, she makes expansive and more. For millions of people all over the world who have grown up with black experiences, there is not a word that gives the confidence and a new outlook. YODanis, Michael Eric Saper, and others show us a whole lot more with a systematic and very simple approach to a language that truly belongs to



Chenier is enjoying the gift of sight throughout life. To reach a milestone called "all other persons normally require full three-year course" is not always possible for children in certain areas. Last year, Chenier was the first to see to the problem of restoring clarity and focus, allowing patients to see, in a hospital ward with as much to offer, all the other 100,000 in society. For some years, the United Eye Laser Center has helped thousands experience the joy of vision. Chenier is now a resident in the U.S. in Dallas. United Eye Laser Center was able to maintain its position in the Philippines with President Lucio Tan's support and the support of the Philippine government. Chenier is now a resident in the U.S. in Dallas. United Eye Laser Center was able to maintain its position in the Philippines with President Lucio Tan's support and the support of the Philippine government. Chenier is now a resident in the U.S. in Dallas. United Eye Laser Center was able to maintain its position in the Philippines with President Lucio Tan's support and the support of the Philippine government.

## HEALTH AND FITNESS EQUALS BEAUTY

[illegible]

## LARC CITES URC EXCEL IN CEO EXCEL AWARD 2005

[illegible]

Finally, this review identifies the importance of the importance of communication and organizational management. PFCs are an important step in the process of organizational change, and the importance of communication and organizational management is highlighted.

[illegible][illegible][illegible]





# BUSINESS *Monday*

Business Editor: Maria Quimpo-Espino

## Moving further up

By Maria Quimpo-Espino

**H**ER FACE ALWAYS BREAKS into a wide smile. Her personality is so "un-Gilbank." Still, was how the bank was 50 years ago when it was dominated by males in grey and navy blue suits.

But Citibank N.A.'s first female country manager for Global Consumer Bank Here It Again brought more than just her smile and woman power to the bank.

She thought and now smiles for the country that is the end show, despite her success, that her heart is in the right place.

BusinessWeek visited her in her sprawling Spanish-style home in the southern part of Manila. As soon as she saw us, she broke into a wide smile and opened her arms wide to welcome us.

Dressed in jeans, white blouse and big white pearl necklace and earrings, she gives a personal tour of her villa-like abode, regaling us with little stories about the antique furnishings and collections from all over the world that decorate the place.

The house looks

small and unassuming from the street, but it stands on 2,500 square meters of selling space.

The house can host over two different parties without one group seeing or disturbing the other.

She says she is not about leaving her home. She knows she will not enjoy this much space when she moves to an apartment in New York but she wants to visit the Philippines more frequently.

She has just accepted a Citibank job in the United States as head of Corporate Center Business Compliance, a global position. She will be the first to occupy the position since that is

the focus of Citibank's Global Bank. The job is to ensure that all aspects of the bank's operations are in compliance with government and bank rules.

Citibank has commented that she is being looked upon as her first job. She has headed the Philippine operations for almost six years—almost twice the usual three years.

MOVING UP



MRSA: Quimpo-Espino's Spanish-style home

# Beyond cooperation

WHEN A GROUP OF BUSINESS LEADERS themselves looked over a German program to reduce child labor, they would have been asked on the end of the show. Or they might have been asked to make a few small attempts to live over the program.

At one point, the program, however, the goal was more than to help. These parents or grandmothers around the world, the goal was to help the 250 children of the world. They were asked to help the 250 children of the world.

They were asked to help the 250 children of the world. They were asked to help the 250 children of the world.

## A LEADER'S WAY

John C. McLaughlin



business leaders began to pull off such programs. The group of parents had to ensure that the children, both young and old, were taken care of. They were asked to help the 250 children of the world.

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# Manage your personal risks

By Reynolds A. de Dios

Contributor



THE FIRST step in managing personal risks is to undertake a detailed inventory of assets and liabilities.

WITH THE RISK OF A NEW YEAR, it will be a new year for the individual with responsibilities to fulfill the concept of personal risk management on the subject of one's accumulated assets and liabilities.

What are the risks that an individual can face? The risks are the risks that an individual can face. The risks are the risks that an individual can face.

The risks are the risks that an individual can face. The risks are the risks that an individual can face.

medical treatment would be a great benefit.

To mitigate this risk, one should consider purchasing medical insurance from a separate 1983 plan to cover medical expenses in the event of a disaster. This is the best way to cover medical expenses in the event of a disaster.

The risks are the risks that an individual can face. The risks are the risks that an individual can face.

The risks are the risks that an individual can face. The risks are the risks that an individual can face.

That the preparation of an estate plan is a problem and often overlooked may be the individual. In this case, one should seek professional assistance to develop an estate plan that will meet his objectives.

Living long is a goal for many. One must prepare to live long. One must prepare to live long.

One must prepare to live long. One must prepare to live long.



MEMBERS of the Philippine Association of Microtel Builders (PAMB) are seen here with the members of the board of directors. (Photo by John C. McLaughlin)

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## Microtel to build in Bora

By GLE C. Cabanatuan Jr.

Contributor

to be the prime reason for the Philippines with more people not only in the tourism sector but also in the service sector.

Microtel is planning to open a 30-room Microtel hotel in Bora. The hotel is planned to be a 30-room Microtel hotel in Bora.

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that, as an owner, Microtel will be able to provide a better service to its guests. Microtel will be able to provide a better service to its guests.

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Microtel will be able to provide a better service to its guests. Microtel will be able to provide a better service to its guests.

## Moving further...

See page B-1

that go efficiently to a point.

In the new year, the Philippine Association of Microtel Builders (PAMB) is planning to open a 30-room Microtel hotel in Bora.

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## Computerization alone is not the solution

By GLE C. Cabanatuan Jr.

Contributor

happens, we must depend on human resources to make the transition.

Human resources are the key to the success of any organization. Human resources are the key to the success of any organization.

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## Stock restrictions

IT MUST BE VERY frustrating for a stockholder who is going through some financial problems to be unable to sell his shares to the highest bidder because of corporate restrictions.



legal circles as the "Ginkgoes" doctrine.

The reasonable notion of constraints imposed on the sale, assignment or conveyance of stocks has, on a number of occasions, been affirmed by the Securities and Exchange Commission.

Since this issue relates to the exercise of a business judgment on the appreciation of the commercial relationship among stockholders, the SEC has refrained from rendering an opinion on the propriety or wisdom of these limitations.

Indeed, the SEC invites the attention of the stockholders concerned to Sec. 4 of the Corporation Code which states that "shares of stocks... may have such rights, privileges or restrictions as may be stated in the articles of incorporation."

Importantly, the SEC invites the attention of the stockholders concerned to Sec. 4 of the Corporation Code which states that "shares of stocks... may have such rights, privileges or restrictions as may be stated in the articles of incorporation."

Contract

The articles of incorporation constitute the contract between the corporation and the people who have agreed to join or be part of it.

No person can be compelled against his will to sign a document whose contents he disagrees with. When forced or intimidated into doing so, the coerced signature can impugn the validity of his signature when the restrictive clause has disappeared.

Thus, when a stockholder voluntarily affixes his signature to corporate documents that limit his ability to sell or dispose of his shares, he is deemed to have accepted that condition and therefore is expected to comply with it.

Recognizing that some stockholders may not take interest in reading the articles of incorporation before parting with their money or are too trusting in corporate solicitations, the SEC has, as a matter of policy, required that restrictions on transfer of shares must be printed on the stock certificate themselves.

This information puts the stockholder on notice about the rights that the corporation has imposed on his ability to transfer on his stockholdings.

When that restriction later turns out to be burdensome to him, he cannot complain that it is onerous or unfair.

For comments or questions concerning this article, you may write to: [equity@angelfire.com](mailto:equity@angelfire.com), plfr-j

The general rule is, shares in a corporation are personal property and therefore they can be sold, transferred or disposed of in any manner its owner wishes.

So it came as a big surprise to an owner of shares of stock in a fairly profitable company who wanted out to learn that his internal rules required him to sell his holdings only to the outside players—stockholders.

For obvious reasons, the employees who expressed interest in acquiring her shares wanted to buy them at a low price.

There were non-employees who told the company had good earning potential so they offered to buy her shares for a much higher price.

But no amount of plea for understanding could make the employee stockholders increase their price or make her financial situation a justification for the company lifting of the restriction.

### Rights of refusal

It is not uncommon for corporations to put limits in their articles of incorporation that limit the ability of their stockholders to freely transfer their shareholdings.

Laboring under the theory that corporations have the right to maintain the original mix of their group, some companies include in a "right of first refusal" provision in their corporate documents.

This means that any shareholder who plans to transfer his shares is obliged to offer them first to whoever may be interested within the group before he sells them to outsiders.

To avoid haggling on the selling price, the members of the corporation usually agree on a formula on the valuation of shares ahead of time. If no one wants or does not have the money to buy the shares being sold, the seller is free to look elsewhere for interested buyers.

### Business matter

The restriction in the disposition of shares has gained judicial recognition in that which prevents the sale of stocks of a company to people or entities with competing business interests, more popularly known in the









# Integrating heritage with development policy

Continued

**CHINA** PRESERVING the century-old heritage architecture in its old cities, pulled down or left to decay, is a major development with housing strategies.

## PRIDE OF PLACE

ANGGONO P. ENAYAN



● "Principles for the Conservation of Heritage Sites in China," The Getty Conservation Institute, Los Angeles, CA, USA

● "The Urban Climate," International Council on Monuments and Sites (ICOMOS), Paris

● "Sustainable Architecture," American Institute of Architects, Washington, DC

● "The Urban Climate," International Council on Monuments and Sites (ICOMOS), Paris

● "The Urban Climate," International Council on Monuments and Sites (ICOMOS), Paris



Illustration of a traditional Chinese building complex.

● "Conservation Guidelines and Technical Supplement," Urban Development Authority of Singapore

● "Preserving Historic Buildings," National Trust for Historic Preservation, Washington, DC

● "Preserving a Historic Environment in Old Manila," Report No. 274, American Planning Association, Arlington, Virginia

● "The Urban Climate," International Council on Monuments and Sites (ICOMOS), Paris

conservation as a means of improving quality of life and maintaining a sense of pride of place among Filipinos. Such programs are even in place in the Philippines, including in the most recent of its urban planning efforts.

And in being everything but reality, why and where program measures are needed to permit that it is possible to do so without overlooking the development and heritage conservation.

Email the author at [anggono@philippinebusiness.com](mailto:anggono@philippinebusiness.com)

decade of rapid expansion and modernization, there has been a loss of its architectural heritage. And it is one of the world's oldest cities.

The old neighborhoods give new China an identity, a link with the past. The old neighborhoods are a link with the past. The old neighborhoods are a link with the past.

In Singapore, the old houses in a traditional neighborhood were historical and meant to house the Chinese. The old houses in a traditional neighborhood were historical and meant to house the Chinese.

Today it is one of the most popular destinations for tourists and visitors to the city, a vibrant example of how old architecture can continue to serve our needs.

The historical districts, contrary to popular belief, prove that conservation is pragmatic. It does not mean a city and its people are dead. It brings the city to life and the future, which is the ultimate goal of development.

Preserving heritage sites in old life cannot be done because they happen to live in a foreign area, even against development goals. It provides their successful integration into the city.

Finally, conservation of heritage neighborhoods can lead to a more vibrant, more developed city. It provides their successful integration into the city.

During the National Building Process, the historical area is not only a conservation area, but also a development area. It provides their successful integration into the city.

Conservation practice today looks at preserving both the heritage and the modern. It provides their successful integration into the city.

In considering the context of development policies in the conservation of heritage, there are problems that illustrate various approaches to the issue. It suggests various solutions.



## Unique book on Pampanga

A UNIQUE TWO VOLUMES IN ONE book on Pampanga will be launched on Jan. 14, at the Green Room, 9th, Theater of Living Arts, Holy Angel University, in Angeles City.

The book, by John B. Macdonald, will be presented by the John B. Macdonald Center for the Pampanga Studies, of which Green Room is a constituent member.

Macdonald's history website on the first part of the book, "Singles and Mingles," which places together the two books from the same period, historical sources in the unpublished Letter Book Collection, National Data Project, archival materials in the Green Room, and the National Library, the Pampanga Studies Center, the Pampanga Studies Center, the Pampanga Studies Center, the Pampanga Studies Center.

Photo: The book is a hard cover, it features "Singles and Mingles," a visual feast of images based on the author's rich collection of Pampanga-themed photos.

Edited by the book's launching chair, John B. Macdonald, the Pampanga Studies Center, the Pampanga Studies Center, the Pampanga Studies Center, the Pampanga Studies Center.

Green is a multi-colored, selective coloration that will give focus to his history. Macdonald's history website, the book from the first part, it is a hard cover, it features "Singles and Mingles," a visual feast of images based on the author's rich collection of Pampanga-themed photos.



**MOTOROLA**

**motorola**  
**PEBL**

smooth opening, hidden design, use your voice to call friends, hear your memories on Video, be everywhere with Bluetooth® connectivity. All your phone at [hellomoto.com/ph](http://hellomoto.com/ph)





BANCO DE ORO

DOI: 10.1002/for

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ACT/POL or Rental	
Excess	\$0.18
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Environ. Monit. Assess. 1997, by Glenn G. Janssen, and *Coastal to BB Mgmt. S-050*, by P.A. Simon.

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